

SIEBEL BRANCH TELLER SOLUTION



KEY FEATURES

- Role-based transaction menus, entitlements, business rules, and workflows supporting account- and customer-centric processing
- Centralized user administration, MIL, EJ, batch processing, U.S. savings bond tables, and cash management supporting multiple currencies.
- 360-degree view of customer (aggregated from multiple back-end, Siebel, and third-party CRM applications)
- Campaign and sales effectiveness reports, analysis, predictive modeling, and alerts
- Lowest TCO and improved IT responsiveness to business
- Advanced J2EE technology

Oracle's Siebel applications provide mission-critical, multichannel retail banking solutions that integrate customer information across all channels and lines of business. Siebel Branch Teller provides a front-office teller application specifically designed to meet the needs of today's leading U.S. banks.

Leverage Your Teller Channel

Looking broadly at the banking industry, branch banking has traditionally been the cornerstone of banking activity and the preferred means for customers to interact with a financial services organization. With the emergence of new channels, customers have been encouraged to interact through automated service channels such as integrated voice response (IVR), automated teller machines (ATMs), and the internet, or through other staffed channels such as the call center. Despite the emphasis on and investment in these alternative channels, research shows that customers continue to view the branch as an important interaction channel, with branch transaction volumes remaining steady or growing slightly.

Today, retail banks struggle to offer value-added services at the teller line while efficiently and effectively processing transactions. To achieve the optimal customer experience, banks must simultaneously minimize customer waiting time and deliver exemplary, personalized service. As one of the few truly customer-facing positions, the branch teller is critical to delivering a satisfying customer experience. Yet, limited by an incomplete view of the customer, tellers have difficulty providing a superior customer experience or effectively exploiting sales opportunities. As a result—despite its high potential as a high-impact sales and service delivery channel—the teller channel is widely underleveraged.

Comprehensive Branch Teller Functionality and Excellent Usability

Siebel Branch Teller delivers comprehensive transactional functionality, operational control, and actionable customer information. It seamlessly integrates with existing sales and service applications and includes a complete set of teller and supervisor transactions and a full set of support services.

To support Check21 and customer authentication, as well as to enable faster and more accurate teller processing, Siebel Branch Teller integrates with a wide range of peripheral devices. Comprehensive functionality and superior usability are supported by the following Siebel Teller features:

- Rich set of financial and administrative transactions supporting U.S. regulatory compliance (CTR, BSA, Reg CC, and MIL)
- Role-based transaction menus, entitlements, business rules, and workflows supporting account- and customer-centric processing

- Integration with peripherals to support customer authentication, dynamic negotiable MICR printing, consolidated customer receipt printing, and transaction automation
- Simple “smart” transactions—one teller transaction maps to multiple host transactions to simplify user training
- Seamless workflows with deposit automation solutions (Check 21)

The screenshot displays the Siebel Branch Teller 2004.5 interface. At the top, it shows the user's name, Peter Abrams, and a navigation menu with tabs for Summary, Accounts, Offers, and Alerts. The main area is divided into several sections:

- Summary:** Displays customer information such as name, address (39 Hightower Lane, San Leandro, CA 94681), phone number, email, and account details (Branch: Phoenix Downtown - 63, Coverage: SACMN, TII Assets: 22,144.00 USD, TII Liabilities: 203,920.24 USD, Customer Value: 181,776.24 USD).
- Transactions: Deposit:** A form for processing a deposit. It includes fields for Total Cash Deposit (863.10), Number of Checks, Total Check Deposit, and Total Deposit Amount (863.13). There are buttons for "Total Cash" and "Total Check".
- Authenticate Details:** A section for customer authentication, including a dropdown for "Authenticate Customer" (None Selected) and an "ID Number" field.
- Bottom Section:** A table with columns for "Operation", "Currency", "Pay To", "Get From", "Value", "Unit", "Status", and "Amount". It lists various operations like "Account Maintenance", "Customer Maintenance", "Teller Operations", and "Branch Operations" with their respective details.

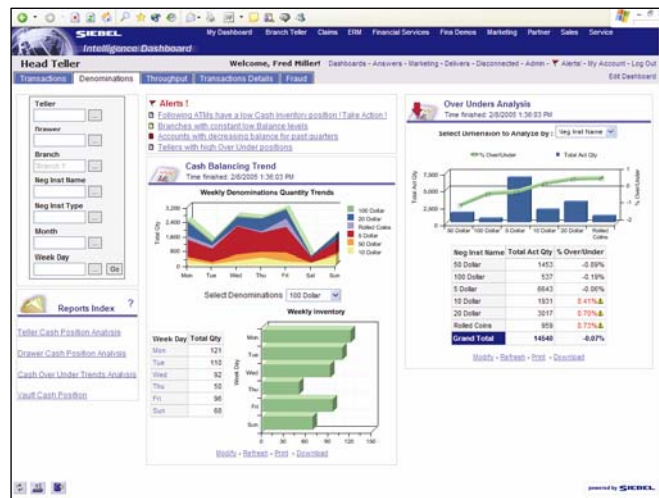
Siebel Branch Teller provides customer-facing personnel with a 360-degree view of the customer, including integrated financial transactions, leading to improved customer service and more-effective cross-selling and up-selling.

Improve Operational Efficiencies Driven by Centralized Services

With the Siebel Branch Teller centralized approach, banks can gain additional operational efficiencies compared to other teller systems. Specifically, banks gain economies of scale by centralizing business processes and operational information that traditionally existed in each branch server, such as electronic journal, cash management, user administration, and fee management. Further, Siebel Branch Teller enables the bank branch network to act as a single virtual branch, whereby the bank is able to extend and integrate activities across its branches (for example, overrides can be performed intrabranch and banks can reduce fraud risk with the duplicate pay services that get processed in real time on the Siebel Branch Teller central server). While achieving these benefits, Siebel Branch Teller also enables tellers to operate in offline mode in the event that the branches are disconnected from the central server. Improved operational efficiencies are supported by the following Siebel Teller features:

- Local and remote branch and interbranch overrides
- Centralized user administration, MIL, EJ, batch processing, U.S. savings bond tables, and cash management supporting multiple currencies
- Centralized intelligent processes (fraud prevention services, offline, and fee management)

- Teller, branch, and corporate operations and executive reports; analysis; predictive modeling; and alerts



Siebel Branch Teller integrates with Siebel Business Analytics to provide actionable teller insight to teller supervisors and branch and corporate operations executives.

More-Effective Teller Referrals and Customer Services

Siebel Branch Teller empowers tellers to become highly effective and efficient revenue producers without affecting their ability to execute traditional teller transactions. It provides simple, easy-to-use, one-step referrals based on targeted customer offers. The offers and referrals integrate with the Siebel Finance application as well as other customer relationship management (CRM) products.

Also, to drive teller revenue, transaction fee collections are integrated into the processing of transactions, based on business rules configured by the bank, including account type. Further, Siebel Branch Teller enables tellers to effectively perform “retention intervention” for those customers the bank wants to retain. More-effective teller referrals and customer services are supported by the following Siebel Teller features:

- 360-degree view of customer (aggregated from multiple back-end and Siebel and third-party CRM applications), including all account relationships
- Targeted actionable offers and alerts supporting intelligent referral-follow-up business rules
- Sales effectiveness training and teller simulation training software
- Campaign and sales effectiveness reports, analyses, predictive modeling, and alerts

Low TCO and Improved IT Responsiveness

The Siebel Branch Teller approach to technology, plus its suite of development tools, enables banks to realize the cost savings from a vendor solution while enabling the bank’s IT department to become self-sufficient and responsive to new,

BRANCH TELLER VALUE PROPOSITION

Teller Revenue Enhancement:

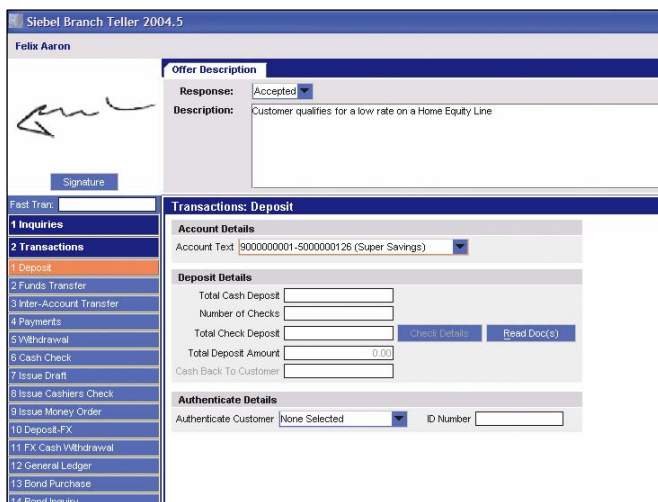
- Targeted referrals to specific customers to improve sales opportunities
- Predictive model-driven trigger/alert notifications to reduce attrition
- Intelligent fee assessment and waiver business processes to increase fee revenue

Operational Cost Reduction:

- Central EJ with universal secure access to allow remote support/ authorization capabilities
 - Transaction-level controls and role-based automated processes to reduce fraud and operating loss
 - Centralized cash management and reporting of branch currency note and coin position to manage branch cash position
- Technology/Architecture Cost Reduction:**
- Ability to enhance and upgrade centrally to reduce cost and risk
 - J2EE teller solution to reduce cost and improve availability of technical resources

unique business functionality. The Siebel Branch Teller framework and tools are based on Open J2EE standards, which do not require proprietary knowledge, thus giving the bank the capability to build its own functionality. Siebel Branch Teller ensures that such in-house enhancements do not preclude the bank from implementing standard product upgrades in the future. Further, Siebel Branch Teller is designed as a multichannel application, so the bank can reuse its services with other delivery channel applications, such as branch self-service applications. Low TCO and improved IT responsiveness to business are supported by the following Siebel Teller features:

- Easily extensible solution enabling customizations with upgrade support
- Low cost and highly available development resources
- Centrally deployed software, which reduces cost, time, and risk of enhancements
- Fast transaction processing (architecture and caching capabilities)
- Advanced configuration tool for integration reduces cost, time, and risk of implementations



Siebel Branch Teller provides simple integrated one-step referrals based on targeted customer offers. Optionally, a customer's signature can be displayed instead of the customer's photo.

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